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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/370,619	08/07/1999	MICHAEL DAVID ERLANGER	114459-05	8285

38492 7590 04/21/2005

WILLKIE FARR & GALLAGHER LLP
INTELLECTUAL PROPERTY LEGAL ASSISTANTS
787 SEVENTH AVE
NEW YORK, NY 10019-6099

EXAMINER

COLBERT, ELLA

ART UNIT PAPER NUMBER

3624

DATE MAILED: 04/21/2005

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary

Application No.

09/370,619

Applicant(s)

ERLANGER, MICHAEL DAVID

Examiner

Ella Colbert

Art Unit

3624

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 1 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 26 January 2005.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 186-298 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☐ Claim(s) _____ is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☒ Claim(s) 186-298 are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
- ☐ Certified copies of the priority documents have been received.
 - ☐ Certified copies of the priority documents have been received in Application No. _____.
 - ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).
- * See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- 1) ☐ Notice of References Cited (PTO-892)
- 2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
- 3) ☐ Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)
Paper No(s)/Mail Date _____.
- 4) ☐ Interview Summary (PTO-413)
Paper No(s)/Mail Date. _____.
- 5) ☐ Notice of Informal Patent Application (PTO-152)
- 6) ☐ Other: _____.

DETAILED ACTION

1. Claims 186-298 are pending in this communication filed 01/26/05 entered as Response to Election/Restriction.
2. The Applicant elected Groups II and III as modified (claims 186-263) with traversal.
3. The Election/Restriction of 12/10/04 is hereby withdrawn in view of Applicant's arguments and after careful review and consideration with a new Restriction as set forth here below. See the Response to Arguments section as set forth here below.

Election/Restrictions

4. Restriction to one of the following inventions is required under 35 U.S.C. 121:
 - I. Claim 186, drawn to a method for in a market of loans or lines of credit offered to consumers, classified in class 705, subclass 35.
 - II. Claims 187-251, drawn to a method and a computer programmed for in a market for a class of financial products and a predetermined pricing schedule for intermediation services providing credit for transaction fees, classified in class 705, subclass 38.
 - III. Claims 252-263, drawn to a method on a secondary market for buying and selling loans to consumers and/or lines of credit to customers, classified in class 705, subclass 37.
 - IV. Claims 264-286, drawn to a method for an application process for financial products offered by offerors, classified in class 705, subclass 30.

- V. Claims 287-298, drawn to a method and computer for obtaining information from an applicant for a financial product with information relating to the qualifications of the applicant, classified in class 705, subclass 1.

Inventions Group II, Group III, Group IV, and Group V are related as combination and subcombination. Inventions in this relationship are distinct if it can be shown that (1) the combination as claimed does not require the particulars of the subcombination as claimed for patentability, and (2) that the subcombination has utility by itself or in other combinations (MPEP § 806.05(c)). In the instant case, the combination Group II as claimed does not require the particulars of the subcombination Group III as claimed because Group II has separate utility such as a market for a class of financial products and a predetermined pricing schedule for intermediation services providing for credit transactions.

Inventions Group IV and V are related as combination and subcombination. Inventions in this relationship are distinct if it can be shown that (1) the combination as claimed does not require the particulars of the subcombination as claimed for patentability, and (2) that the subcombination has utility by itself or in other combinations (MPEP § 806.05(c)). In the instant case, the combination as claimed does not require the particulars of the subcombination as claimed because Group IV has separate utility such as an application process for financial products offered by offerors, obtaining information describing solicitations made by applicants or the financial products, closing the financial products, updating the database with

Art Unit: 3624

information, making the database available. The subcombination group V has separate utility such as obtaining information from an applicant for a financial product, receiving and storing underwriting standards, automatically matching the applicant's information against underwriting standards of a plurality of offerors, and identifying to an applicant from among the offerors having underwriting standards that the applicant meets.

Group I, claim 186 links inventions Group II, claims 187-251 and Group III, claims 252-263. The restriction requirement claims 187-251 and 252-263 the linked inventions is **subject** to the nonallowance of the linking claim(s), claim 186. Upon the allowance of the linking claim(s), the restriction requirement as to the linked inventions **shall** be withdrawn and any claim(s) depending from or otherwise including all the limitations of the allowable linking claim(s) will be entitled to examination in the instant application. Applicant is advised that if any such claim(s) depending from or including all of the limitations of the allowable linking claim(s) is/are presented in a continuation or divisional application, the claims of the continuation or divisional application may be subject to provisional statutory and/or nonstatutory double patenting rejections over the claims of the instant application. Where a restriction requirement is withdrawn, the provisions of 35 U.S.C. 121 are no longer applicable. *In re Ziegler*, 44 F.2d 1211, 1215, 170 USPQ 129, 131-31 (CCPA 1971). See also MPEP 804.01.

5. Because these inventions are distinct for the reasons given above and have acquired a separate status in the art as shown by their different classification, restriction for examination as indicated is proper.

Art Unit: 3624

6. Because these inventions are distinct for the reasons given above and the search required for Group I is not required for Group II, Group III, Group IV, and Group V, the search for Group II is not required for Group I, Group III, Group IV, and Group V, the search for Group III is not required for Group I, Group II, Group IV, and Group V, the search for Group I, Group II, and Group III, Group V is not required for Group IV, and the search for Group I, Group II, Group III, and Group IV is not required for Group IV restriction for examination purposes as indicated is proper.

7. Because these inventions are distinct for the reasons given above and have acquired a separate status in the art because of their recognized divergent subject matter, restriction for examination purposes as indicated is proper.

8. Applicant is reminded that upon the cancellation of claims to a non-elected invention, the inventorship must be amended in compliance with 37 CFR 1.48(b) if one or more of the currently named inventors is no longer an inventor of at least one claim remaining in the application. Any amendment of inventorship must be accompanied by a request under 37 CFR 1.48(b) and by the fee required under 37 CFR 1.17(i).

9. Applicant is advised that the reply to this requirement to be completed must include an election of the invention to be examined even though the requirement be traversed (37 CFR 1.143).

Response to Arguments With Traverse

10. Applicants' election with traverse of Group I, claims 186 and 287-297 and Group III, claims 241-251 in the reply filed on 1/26/05 is acknowledged. The traversal is on the

Art Unit: 3624

ground(s) that (1) Applicants' respectfully submit that (a) the restriction requirement does not include claim 240 in any group and it should be examined with Group II. (b) Claim 186 has more in common with the independent claims of Group II than with Group I and should be examined with Group II. (c) Claim 241 (the independent claim of Group III) is obvious over claim 225 (in Group II). Therefore Group III should be examined with Group II. Response: The claims have been regrouped according to the independent claims and according to their claim limitations. MPEP 806.05 (c); (2) Applicant's submits that the search and examination of all pending claims of Groups I to IV can be made without serious burden, and therefore restriction is believed to be improper. MPE 803. This is not found persuasive because (1) each independent group of claims has divergent subject matter requiring a different search on that subject matter. A restriction is not based only on the number of claims in an application. Claims can have divergent subject matter requiring a different search for each grouping of claims though they may be in the same class and subclass. However, Applicant's claims are in the same class but different subclasses because of their "divergent" subject matter. A restriction can be given at any time deemed proper during the prosecution process. The restriction is still deemed proper.


Applicant **must** elect one group and **only** one group of claims to be examined **though the election be traversed** for the response to this Election/Restriction Requirement **to be considered responsive and compliant**.

Inquiries

11. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Ella Colbert whose telephone number is 571-272-6741. The examiner can normally be reached on Monday-Thursday, 6:30AM-5:00PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Vincent Millin can be reached on 571-272-6747. The fax phone number for the organization where this application or proceeding is assigned is 703-872-9306.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).


E. Colbert
April 16, 2005